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United States Bankruptcy Court
Northern District of Illinois Eastern Division

\sim	luntary	Petition
VO.	iuiitai y	reuuon

Name of Debtor (if individual, enter Last, First, Middle): Rodriguez, Gustavo Hector				Name	Name of Joint Debtor (Spouse) (Last, First, Middle)						
	Roun	guez, G	ustavo	песі	.01						
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names): AKA Gustavo Hector Rodriguez-Mata						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-8846					our digits of Soc re than one, stat		al-Taxpayer I.D	. (ITIN) No./Complete EIN			
Street Address of I	Debtor (No. 8	& Street, City, a	and State):			Stree	et Address of Joi	nt Debtor (No. &	Street, City, and	d State):	
2040 N. Ko	ostner #	# Bsmnt									
Chicago, I	L				60639						
County of Residen	nce or of the I	Principal Place	of Business:			Cour	nty of Residence	or of the Principa	al Place of Busi	ness:	
		CC	ОК								
Mailing Address of	Debtor (if di	fferent from str	eet address)			Maili	ng Address of Jo	oint Debtor (if diffe	erent from stree	t address):	
,											
Location of Princip	al Assets of I	Business Debte	or (if different	from street a	address above):						
1	Type of Debt	or (Form of Orga	anization)			re of Busin			Chapter of Ba	ankruptcy Code Under	
	(Ch	eck one box)			(Ch Heath Care	eck one box Rusiness	.)	l		on is Filed (Check one box)	
	(includes Jo	,			☐ Single Asset		te as	Chapter 1	_ ⊔ Ch	napter 15 Petition for Recognition	
See Exhibit D on page 2 of this form			defined in 1	1 U.S.C §10	01 (51B)	☐ Chapter : ☐ Chapter	a Foreign Main Proceeding				
	,	,			Stockbroker	tockbroker Chapter 12 Chapter 15 Petition for Recognition					
Partnership				☐ Commodity	Broker		☐ Chapter	13 of	a Foreign Nonmain Proceeding		
•		one of the aboute type of entity			Clearing Bar	nk					
		ter 15 Debtors	, ,		Other						
	Cliap	ter 13 Debtors				Exempt Ent box, if applic		Nature of Debts (Check one Box) ■ Debts are primarily consumer □ Debts are			
Country of debtor's	center of ma	ain interests:		-	☐ Debtor is a t	ax-exempt			ined in 11 U.S.		
Each country in wh	-	proceeding by	, regarding, or				der Title 26 of the § 101(8) as "incurred by an busin busin individual primarily for a personal,			business debts.	
against debtor is pe	ending:					Revenue Code). family, or housel					
		Filing Fee (Check one box)			Choo	k one hov	С	hapter 11 Debt	ors	
Filing Fee atta	ched										
.											
Filing Fee to be signed applica unable to pay t	tion for the co	ourt's consider	ation certifying	that the de	btor is	□ □	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter).				
☐ Filing Fee way	vier requested	d (applicable to	chapter 7 ind	ividuals only	/). Must	Che	ck all applicable		-		
attach signed	application fo	or the court's co	onsideration.	See Official	Form 3B.		1				
							Acceptances of of creditors, in a	f the plan were so acccordance with	licited prepetition of the propertition of the properties of the p	on from one of more classes 26(b).	
Statistical/Admin										This space is for court use only9.00	
	ites that, afte		roperty is exc		cured creditors. dministrative expe	nses paid, t	there will be no				
Estimated Number o	of Creditors										
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over		
49 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000		
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00	1 \$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1billion	\$1 billion		
Estimated Liabilities			million	million	million	million	million			1	
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,00	1 \$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1	to \$10	to \$50	to \$100	to \$500	to \$1billion	\$1 billion	1	

Case 15-24382 Doc 1 Filed 07/17/15 Entered 07/17/15 11:09:56 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 49 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Gustavo Hector Rodriguez All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Laura R. Caputo Dated: 07/15/2015 Laura R. Caputo **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

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Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

П

period after the filing of the petition.

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s) Gustavo Hector Rodriguez

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Gustavo Hector Rodriguez

Gustavo Hector Rodriguez

Dated: 07/15/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Laura R. Caputo

Signature of Attorney for Debtor(s)

Laura R. Caputo

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 07/15/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Gustavo Hector Rodriguez	
Date	red: 07/15/2015 /s/ Gustavo Hector Rodriguez	
l cer	ertify under penalty of perjury that the information provided above is true and correct.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
	Active military duty in a military combat zone.	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$2,985	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$24,822	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,208
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,119
TOTALS			\$2,985 TOTAL ASSETS	\$24,822 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

Case No.

Chapter 7

Summarize the following types of liabilities, as reported in the Schedules, and total them

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	ode (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
This information is for statistical purposes only under 28 U.S.C § 159	

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$1,208.00
Average Expenses (from Schedule J, Line 18)	\$1,119.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$24,822.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$24,822.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gustavo Hector Rodriguez / Debtor Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Mai	\$0.00			

(Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

In re

Bankrupto	v Docket #:
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Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		checking account with Chase		\$300
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; TV, DVD player, bedroom set		\$600
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$100
06. Wearing Apparel				
		Necessary wearing apparel.		\$50
07. Furs and jewelry.				
		Watch		\$20
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

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Document Page 10 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

In re

Judge:

SCHEDULE B - PERSONAL PROPERTY						
Type of Property	N O N E	Description and Location of Property	C H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured		
10. Annuities. Itemize and name each issuer.	X					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X					
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X					
13. Stocks and interests in incorporated and unincorporated businesses.	X					
Interest in partnerships or joint ventures. Itemize. Itemize. Government and corporate bonds and	X					
other negotiable and non-negotiable instruments.	X					
16. Accounts receivable	X					
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X					
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X					
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights and other intellectual property. Give particulars.	X					
23. Licenses, franchises and other general intangibles	X					
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X					

Document Page 11 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

In re

Bankruptcy Docket #:

Total

(Report also on Summary of Schedules)

\$2,985.00

Judge:

SCHEDULE B - PERSONAL PROPERTY							
Type of Property	N O N E	Description and Location of Property	C H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured			
25. Autos, Truck, Trailers and other vehicles and accessories.		1980 Honda Scooter		\$300			
		2000 Dodge Ram		\$1,615			
26. Boats, motors and accessories.	X						
27. Aircraft and accessories.	X						
28. Office equipment, furnishings, and supplies.	X						
29. Machinery, fixtures, equipment, and supplie used in business.	X						
30. Inventory	X						
31. Animals	X						
32. Crops-Growing or Harvested. Give particulars.	X						
33. Farming equipment and implements.	X						
34. Farm supplies, chemicals, and feed.	X						
35. Other personal property of any kind not already listed. Itemize.	X						

Record # 637739 B6B (Official Form 6B) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

In re

Bankru	ntcv	Docket #:	

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
checking account with Chase	735 ILCS 5/12-1001(b) 42 U.S.C. 407(a)	\$ 300 \$ 1,038	\$300
04. Household goods RENTERS			
Household Goods; TV, DVD player, bedroom set	735 ILCS 5/12-1001(b)	\$ 600	\$600
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$50
07. Furs and jewelry.			
Watch	735 ILCS 5/12-1001(a),(e)	\$ 20	\$20
25. Autos, Truck, Trailers and			
1980 Honda Scooter	735 ILCS 5/12-1001(b)	\$ 300	\$300
2000 Dodge Ram	735 ILCS 5/12-1001(c)	\$ 2,400	\$1,615

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 637739 B6C (Official Form 6C) (04/13) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	W J C	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
K] None								
			Total Amount of Unsecured (Report also on Summary of S				\$ 0	\$ 0

Record # 637739 B6F (Official Form 6F) (12/07) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Case 15-24382 Doc 1 Filed 07/17/15 Entered 07/17/15 11:09:56 Desc Main Document Page 15 of 49 * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С **Priority** [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

In re

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C M H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: NULL			Dates: 2008-2015 Reason: Credit Card or Credit Use				\$4,443
2	Chase CARD Attn: Bankruptcy Dept. Po Box 15298 Wilmington DE 19850 Acct #: NULL			Dates: 2009-2015 Reason: Credit Card or Credit Use				\$12,264
3	Presence Health 2233 W Division St Chicago IL 60622 Acct #:			Dates: Reason: Medical Debt				\$500
4	Saints Mary & Elizabeth Medical Center Bankruptcy Department 2233 W. Division Chicago IL 60622 Acct #:			Dates: Reason: Medical/Dental Services				\$500

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In re

Gustavo Hector Rodriguez / Debtor

Bankruptcy Docket #:

\$ 24,822

Judge:

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
5	Sears/CBNA Attn: Bankruptcy Dept. Po Box 6283 Sioux Falls SD 57117 Acct #: NULL			Dates: 2007-2015 Reason: Credit Card or Credit Use				\$5,637
6	TD BANK USA/Targetcred Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440 Acct #: NULL			Dates: 2012-2015 Reason: Credit Card or Credit Use				\$1,478

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

Record # 637739 B6G (Official Form 6G) (12/07) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gustavo Hector Rodriguez / Debtor

Bankruptcy Do	ocket#:
---------------	---------

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.	
Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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formation to identi	fy your case:	
Gustavo	Hector	Rodriguez
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
Bankruptcy Court for t	he · NORTHERN DISTRICT O	DE ILLINOIS
Durintapley Court for t	ile . <u>Northern Diotrior o</u>	<u> </u>
Γ		
	Gustavo First Name First Name Bankruptcy Court for t	First Name Middle Name First Name Middle Name Bankruptcy Court for the :NORTHERN DISTRICT C

Official Form B 61

Schedule I: Your Income

12/13

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed	1	X Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Disabled		
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
					,
		How long employed there?			
Pa	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ne date you file this form. If you have more than one employer, combin	ne the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pay alculate what the monthly wage wo		\$0.00	\$0.00
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	2 2 + line 3.		\$0.00	\$0.00

Official Form B 6I Record # 637739 Schedule I: Your Income Page 1 of 2

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Gustavo Debtor 1

First Name

Hector

Middle Name

Document Rodriguez

Last Name

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Case Number (if known)

			For Debtor 1	For Debtor 2 or non-filing spouse	
Col	py line 4 here	4.	\$0.00	\$0.00	
5. List a	Il payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a. _	\$0.00	\$0.00	
5b.	Mandatory contributions for retirement plans	5b. _	\$0.00	\$0.00	
5c.	Voluntary contributions for retirement plans	5c. _	\$0.00	\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	Insurance	5e.	\$0.00	\$0.00	
5f.	Domestic support obligations	5f. —	\$0.00	\$0.00	
5g.	Union dues	5g. _	\$0.00	\$0.00	
5h.	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. Add th	ne payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$0.00	
7. Calcul	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$0.00	
8. List al	l other income regularly received:				
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive	_			
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
8e.	Social Security	8e.	\$1,038.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f.	\$170.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:				
8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9. Ad	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,208.00	\$0.00	
10. Cal	culate monthly income. Add line 7 + line 9.	10.	\$1,208.00 +	\$0.00	= \$1,208.00
Add	d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u>L</u>	¥ 1,200.00	Ψ0.00	Ψ1,200.00
Incl oth Do	te all other regular contributions to the expenses that you list in Schedule lude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are recify:	our dependen	,		11. \$0.00
	d the amount in the last column of line 10 to the amount in line 11. The res		•		40 222 22
	te that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if it	t applies	12. \$1,208.00
	you expect an increase or decrease within the year after you file this form	1?			
х	No.				
	Yes. Explain:				

Fi	ill in this in	formation to identify yo	ur case:				
С	Debtor 1	Gustavo	Hector	Rodriguez	Check if th		
_	Ophtor 2	First Name	Middle Name	Last Name		nended filing	t notition chapter 12
	Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name		plement showing pos le as of the following	
ι	Inited States	Bankruptcy Court for the : _	NORTHERN DISTRICT (DF ILLINOIS		 DD / YYYY	
	Case Number (If known)	·					
∩ff	ficial F	orm B 6J				arate filing for Debtor ains a separate hous	
						amo a coparato modo	S.15.G.
		e J: Your Exp					12/13
more	·=	needed, attach another s		ole are filing together, both a he top of any additional pag			
Pa	rt 1: D	escribe Your Household					
1. 1		Go to line 2.					
	Yes. I	Does Debtor 2 live in a s	eparate household?				
		Yes. Debtor 2 must	file a separate Schedu	le J.			
2.	Do you h	nave dependents?	No No		Dependent's relationship Debtor 1 or Debtor 2	to Dependent's age	Does dependent live with you?
	Do not lis Debtor 2	st Debtor 1 and		this information for ident	None	0	X No
		ate the dependents'			None		Yes
	names.						X No
							Yes X No
							Yes
							X No
							Yes
							X No
							Yes
3.	expense	expenses include s of people other than	X No				
	yourself	and your dependents?	Yes				
		stimate Your Ongoing Mo					
	=			less you are using this form supplemental <i>Schedule J</i> , o			
	applicable		ch government acciet	ance if you know the value			
	-		=	Income (Official Form B 6I.)			Your expenses
4.	The rent	al or home ownership e	xpenses for your resid	lence. Include first mortgage	payments and		
	-	for the ground or lot.				4.	\$0.00
		cluded in line 4:					60.00
		al estate taxes	rantar's insurance			4a. 4b.	\$0.00
		operty, homeowner's, or in me maintenance, repair,				40. 4c.	\$25.00
		meowner's association o				4c. 4d.	\$0.00

Schedule J: Your Expenses

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Gustavo Debtor 1

Hector

Document

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Case Number (if known) _

First Name Middle Name Last Name Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$100.00 Electricity, heat, natural gas 6a. 6a. 6h \$0.00 Water, sewer, garbage collection \$75.00 6c. 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$400.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$65.00 9. Clothing, laundry, and dry cleaning 10. \$40.00 10. Personal care products and services \$26.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$260.00 12. Do not include car payments. \$60.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$53.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 6J

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Debtor	1 Gust	lavo	nector	Rounguez	Case Number (if known)		
	First N	ame	Middle Name	Last Name			
21.	Other. S	Specify: Post	tage/Bank Fees (\$15.00),			21.	\$15.00
22	Your mo	onthly expense	: Add lines 4 through 21.			22.	\$1,119.00
	The resu	ult is your mont	hly expenses.				
23.	Calculat	te your monthl	y net income.				
	23a.	Copy line 12	2 (your comibined monthly in	ncome) from Schedule I.		23a.	\$1,208.00
	23b.	Copy your r	monthly expenses from line	22 above.		23b. –	\$1,119.00
	23c.	Subtract yo	ur monthly expenses from y	our monthly income.		23c.	\$89.00
		The result is	s your monthly net income.				
24.	Do you	expect an incr	ease or decrease in your e	xpenses within the year after you fi	le this form?		
	For exar	mple, do you ex	xpect to finish paying for you	r car loan within the year or do you	expect your		
	mortgag	e payment to ir	ncrease or decrease becaus	e of a modification to the terms of yo	our mortgage?		
	X No						
	Yes	s. Explair	n Here:				

Official Form 6J Record # 637739 Schedule J: Your Expenses Page 3 of 3

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gustavo Hector Rodriguez / Debtor

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 07/15/2015 /s/ Gustavo Hector Rodriguez

Gustavo Hector Rodriguez

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gustavo Hector Rodriguez / Debtor

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.



01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
X	Spouse		
	AMOUNT	SOURCE	

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2015: \$170/month LINK benefits

2015: \$1,038/month 2014: \$12,000 est. 2013: \$11,000 est. LINK benefits Social security Case 15-24382 Doc 1 Filed 07/17/15 Entered 07/17/15 11:09:56 Desc Main Document Page 27 of 49
UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

vo Hector Rodriguez / Debtor		Bankruptcy Judge:	
6.	TATEMENT OF FINA	NCIAL AFFAIRS	
3	IATEMENT OF FINA	AIVOIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE	_	
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, and c.			
ralue of all property that constitutes or is aff vere made to a creditor on account of a do approved nonprofit budgeting and creditor o	fected by such transfer is not less the mestic support obligation or as part counseling agency. (Married debtors	roceeding the commencement of this case an \$600.00. Indicate with an asterisk (*) a of an alternative repayment schedule unde s filing under chapter 12 or chapter 13 mus uses are separated and a joint petition is no Amount	ny payments that r a plan by an t include payments
of Creditor	Payments	Paid	Still Owing
uch transfer is less than \$5,850*. If the del ccount of a domestic support obligation or	otor is an individual, indicate with an as part of an alternative repayment tors filing under chapter 12 or chapt	regate value of all property that constitutes asterisk (*) any payments that were made schedule under a plan by an approved nor er 13 must include payments and other tra arated and a joint petition is not filed.) Amount Paid or Value of Transfers	to a creditor on profit budgeting
ALL DEDTORS: List all payments made	within 1 year immediately proceding	the common comput of this case to or for t	ha havafit af
creditors who are or were insiders. (Married	d debtors filing under chapter 12 or	· · · · · · · · · · · · · · · · · · ·	
reditors who are or were insiders. (Married	d debtors filing under chapter 12 or	chapter 13 must include payments be eithe	
reditors who are or were insiders. (Married whether or not a joint petition is filed, unless Name & Address of Creditor & Relationship to Debtor	d debtors filing under chapter 12 or or or the spouses are separated and a just a part of the spouses are separated and a just a part of the spouses of Payments	chapter 13 must include payments be eithe oint petition is not filed.) Amount Paid or Value of Transfers	r or both spouses Amount
creditors who are or were insiders. (Married whether or not a joint petition is filed, unless Name & Address of Creditor & Relationship to Debtor 14. SUITS AND ADMINISTRATIVE PROCE List all lawsuits & administrative proceeding bankruptcy case. (Married debtors filing un	d debtors filing under chapter 12 or is the spouses are separated and a judge of Payments EEDINGS, EXECUTIONS, GARNISH is to which the debtor is or was a pader chapter 12 or chapter 13 must in	Amount Paid or Value of Transfers HMENTS AND ATTACHMENTS: rty within 1 (one) year immediately precedinclude information concerning either or bot	Amount Still Owing
creditors who are or were insiders. (Married whether or not a joint petition is filed, unless Name & Address of Creditor &	d debtors filing under chapter 12 or is the spouses are separated and a judge of Payments EEDINGS, EXECUTIONS, GARNISH is to which the debtor is or was a pader chapter 12 or chapter 13 must in	Amount Paid or Value of Transfers HMENTS AND ATTACHMENTS: rty within 1 (one) year immediately precedinclude information concerning either or bot	Amount Still Owing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gustavo Hector Rodriguez / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	
ı	X
ı	\sim

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of Person
 Date
 Description

 for Whose Benefit Property
 of
 and Value

 was Seized
 Seizure
 of Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of
Address of of Assignment or
Assignee Assignment Settlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Name & Location of Court Case of Custodian
 Date of Court Case of Custodian
 Description and Value of Order



07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
orRelationship
to Debtor,
OrganizationDate
of
AnyDescription
of
GiftName and Address of Person
to Debtor,
of
GiftDescription
and Value
of Gift

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UNITED STATES BANKRUPTCY COURT

vo Hector Rodriguez / Deb	DIOF		otcy Docket #:
	STATEMENT OF FINAN	ICIAL AFFAIRS	
	STATEMENT OF FINAN	ICIAL AFFAIRS	
08. LOSSES:			
commencement of this case. (Marr	casualty or gambling within one year immediate ried debtors filing under chapter 12 or chapter 13 ne spouses are separated and a joint petition is	3 must include losses by either or bo	
Description and	Description of Circumstances and,	Date	
Value	if Loss Was Covered in Whole or in	of	
of Property	Part by Insurance, Give Particulars	Loss	-
09. PAYMENTS RELATED TO DE	BT COUNSELING OR BANKRUPTCY:		
	transferred by or on behalf of the debtor to any bankruptcy law or preparation of a petition in ba	·	_
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if	Description and
of Payee		Other Than Debtor	Value of Property
Chicago, IL 60603			
09a. PAYMENTS RELATED TO DE the debtor to any persons, includin	EBT COUNSELING OR BANKRUPTCY: List all g attorneys, for consultation concerning debt co	nsolidation, relief under the bankrup	-
09a. PAYMENTS RELATED TO DE the debtor to any persons, includin of a petition in bankruptcy within 1		nsolidation, relief under the bankrup t of this case.	otcy law or preparation
09a. PAYMENTS RELATED TO DI the debtor to any persons, includin of a petition in bankruptcy within 1 Name and	g attorneys, for consultation concerning debt co	nsolidation, relief under the bankrup t of this case. Date of Payment,	otcy law or preparation Amount of Money or descrip
09a. PAYMENTS RELATED TO DE the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address	g attorneys, for consultation concerning debt co	nsolidation, relief under the bankrup t of this case. Date of Payment, Name of Payer if	otcy law or preparation Amount of Money or descrip and
09a. PAYMENTS RELATED TO DI the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee	g attorneys, for consultation concerning debt co	nsolidation, relief under the bankrup t of this case. Date of Payment, Name of Payer if Other Than Debtor	otcy law or preparation Amount of Money or descrip and Value of Property
09a. PAYMENTS RELATED TO DE the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address	g attorneys, for consultation concerning debt co	nsolidation, relief under the bankrup t of this case. Date of Payment, Name of Payer if	otcy law or preparation Amount of Money or descrip and
09a. PAYMENTS RELATED TO DI the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson,	g attorneys, for consultation concerning debt co	nsolidation, relief under the bankrup t of this case. Date of Payment, Name of Payer if Other Than Debtor	otcy law or preparation Amount of Money or descrip and Value of Property
09a. PAYMENTS RELATED TO DE the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other tha either absolutely or as security with	g attorneys, for consultation concerning debt co year immediately preceding the commencemen in property transferred in the ordinary course of a two (2) years immediately preceding the commude transfers by either or both spouses whether	nsolidation, relief under the bankrup t of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 the business or financial affairs of the payment of this case. (Married de	Amount of Money or descrip and Value of Property \$20.00 te debtor, transferred ebtors filing under
09a. PAYMENTS RELATED TO DE the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other tha either absolutely or as security with chapter 12 or chapter 13 must included	g attorneys, for consultation concerning debt co year immediately preceding the commencemen in property transferred in the ordinary course of a two (2) years immediately preceding the commude transfers by either or both spouses whether	nsolidation, relief under the bankrup t of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 the business or financial affairs of the payment of this case. (Married de	Amount of Money or descrip and Value of Property \$20.00 te debtor, transferred ebtors filing under
09a. PAYMENTS RELATED TO DE the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other tha either absolutely or as security with chapter 12 or chapter 13 must incluse separated and a joint petition is no	g attorneys, for consultation concerning debt co year immediately preceding the commencemen in property transferred in the ordinary course of a two (2) years immediately preceding the commude transfers by either or both spouses whether	nsolidation, relief under the bankrup t of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 the business or financial affairs of the business or financial affairs of the nencement of this case. (Married de or not a joint petition is filed, unless	Amount of Money or descrip and Value of Property \$20.00 te debtor, transferred ebtors filing under
09a. PAYMENTS RELATED TO DE the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other tha either absolutely or as security with chapter 12 or chapter 13 must incluse parated and a joint petition is no Name and Address of Transferee, Relationship to Debtor	n property transferred in the ordinary course of a two (2) years immediately preceding the commencement to the transfers by either or both spouses whether the transfers by either or both spouses by either or	nsolidation, relief under the bankrup t of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 the business or financial affairs of the business or financial affairs of the or not a joint petition is filed, unless Describe Property Transferred and Value Received	Amount of Money or descrip and Value of Property \$20.00
09a. PAYMENTS RELATED TO DE the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other tha either absolutely or as security with chapter 12 or chapter 13 must incluse parated and a joint petition is no Name and Address of Transferee, Relationship to Debtor 10b. List all property transferred by	n property transferred in the ordinary course of a two (2) years immediately preceding the commencement to the transfers by either or both spouses whether the transfers by either or both spouses by either or	nsolidation, relief under the bankrup t of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 the business or financial affairs of the business or financial affairs of the or not a joint petition is filed, unless Describe Property Transferred and Value Received	Amount of Money or descrip and Value of Property \$20.00
09a. PAYMENTS RELATED TO DE the debtor to any persons, includin of a petition in bankruptcy within 1 Name and Address of Payee Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454 10. OTHER TRANSFERS a. List all other property, other tha either absolutely or as security with chapter 12 or chapter 13 must incluse parated and a joint petition is no Name and Address of Transferee, Relationship to Debtor 10b. List all property transferred by	n property transferred in the ordinary course of a two (2) years immediately preceding the commencement to the transfers by either or both spouses whether the transfers by either or both spouses by either or	nsolidation, relief under the bankrup t of this case. Date of Payment, Name of Payer if Other Than Debtor 2015 the business or financial affairs of the business or financial affairs of the or not a joint petition is filed, unless Describe Property Transferred and Value Received	Amount of Money or descrip and Value of Property \$20.00

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Closing

Transfer(s)

other Device

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

	tor	Judge:	tcy Docket #:
	STATEMENT OF FINANC	IAL AFFAIRS	
11. CLOSED FINANCIAL ACCOUN	TS:		
transferred within one (1) year imm certificates of deposit, or other instr associations, brokerage houses an	ments held in the name of the debtor or for the be ediately preceding the commencement of this casuments; shares and share accounts held in banks d other financial institutions. (Married debtors filing instruments held by or for either or both spouses not filed.)	e. Include checking, savings, or o , credit unions, pension funds, co under chapter 12 or chapter 13 r	ther financial accounts, operatives, nust include
Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing	
12. SAFE DEPOSIT BOXES:			
immediately preceding the commer	or depository in which the debtor has or had secur acement of this case. (Married debtors filing under es whether or not a joint petition is filed, unless the	chapter 12 or chapter 13 must in	clude boxes or
immediately preceding the commer	cement of this case. (Married debtors filing under	chapter 12 or chapter 13 must in	clude boxes or
immediately preceding the commer depositories of either or both spous Name and Address of Bank or	cement of this case. (Married debtors filing under es whether or not a joint petition is filed, unless the Names & Addresses of Those With	chapter 12 or chapter 13 must in e spouses are separated and a jo Description of	clude boxes or int petition is not filed.) Date of Transfer or
immediately preceding the commer depositories of either or both spous Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor this case. (Married debtors filing un	cement of this case. (Married debtors filing under es whether or not a joint petition is filed, unless the Names & Addresses of Those With	chapter 12 or chapter 13 must ince spouses are separated and a journal description of Contents description of Contents description of Contents	clude boxes or int petition is not filed.) Date of Transfer or Surrender, if Any the commencement of
immediately preceding the commer depositories of either or both spous Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor this case. (Married debtors filing un	Names & Addresses of Those With Access to Box or deposit or the Access to Box or depository , including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informa	chapter 12 or chapter 13 must ince spouses are separated and a journ Description of Contents de debtor within 90 days preceding tion concerning either or both spot	clude boxes or int petition is not filed.) Date of Transfer or Surrender, if Any the commencement of
immediately preceding the commer depositories of either or both spous Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor this case. (Married debtors filing un joint petition is filed, unless the spo	Names & Addresses of Those With Access to Box or depository i, including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informauses are separated and a joint petition is not filed. Date of Setoff	chapter 12 or chapter 13 must ince spouses are separated and a journal description of Contents de debtor within 90 days preceding tion concerning either or both spotential description of Contents	clude boxes or int petition is not filed.) Date of Transfer or Surrender, if Any the commencement of
immediately preceding the commer depositories of either or both spous Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor this case. (Married debtors filing un ioint petition is filed, unless the spous Name and Address of Creditor	Names & Addresses of Those With Access to Box or depository i, including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informauses are separated and a joint petition is not filed. Date of Setoff	chapter 12 or chapter 13 must ince spouses are separated and a journal description of Contents de debtor within 90 days preceding tion concerning either or both spotential description of Contents	clude boxes or int petition is not filed.) Date of Transfer or Surrender, if Any the commencement of
immediately preceding the commer depositories of either or both spous Name and Address of Bank or Other Depository 13. SETOFFS: List all setoffs made by any creditor this case. (Married debtors filing un ioint petition is filed, unless the spous Name and Address of Creditor	Names & Addresses of Those With Access to Box or depository i, including a bank, against a debt or deposit of the der chapter 12 or chapter 13 must include informal uses are separated and a joint petition is not filed. Date of Setoff	chapter 12 or chapter 13 must ince spouses are separated and a journal description of Contents de debtor within 90 days preceding tion concerning either or both spotential description of Contents	clude boxes or int petition is not filed.) Date of Transfer or Surrender, if Any the commencement of

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

•	Name	Dates of
Address	Used	Occupancy

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gustavo Hector Rodriguez / Debto	Gustavo	Hector	Rodriguez	/ Debtor
----------------------------------	---------	--------	-----------	----------

R	an	kru	ntcv	/ Do	cket	#:
$\mathbf{-}$	an	Nu	$\sigma \iota \sigma \iota$		UNCL	π.

Judge:

STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	V
ı	A

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number

Name and Address of Docket Status of Governmental Unit Number Disposition

Record #: 637739 B7 (Official Form 7) (12/12) Page 6 of 9

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gustavo Hector Rodriguez / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
\wedge	

18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

Soc. Sec. No./Complete EIN or		Nature of	Beginning and
Other TaxPayer I.D. No.	Address	Business	Ending Dates
Identify any business listed in subdivision	n a., above, that is "single asset real e	state" as defined in 11 USC 101.	
Name	Address		
peen, within six years immediately preceding or owner of more than 5 percent of the votin sole proprietor, or self-employed in a trade, (An individual or joint debtor should comple	g the commencement of this case, an g or equity securities of a corporation profession, or other activity, either full ete this portion of the statement only it	of the following: an officer, director, a partner, other than a limited partne or part-time. the debtor is or has been in business	managing executive, r, of a partnership, a s, as defined above,
The following questions are to be completed been, within six years immediately preceding or owner of more than 5 percent of the voting sole proprietor, or self-employed in a trade, (An individual or joint debtor should complete within six years immediately preceding the copo directly to the signature page.)	g the commencement of this case, an g or equity securities of a corporation profession, or other activity, either full ete this portion of the statement only it	of the following: an officer, director, a partner, other than a limited partne or part-time. the debtor is or has been in business	managing executive, r, of a partnership, a s, as defined above,
peen, within six years immediately preceding or owner of more than 5 percent of the voting sole proprietor, or self-employed in a trade, (An individual or joint debtor should complete within six years immediately preceding the complete or self-employed.)	g the commencement of this case, an g or equity securities of a corporation profession, or other activity, either full ete this portion of the statement only its commencement of this case. A debtor	of the following: an officer, director, a partner, other than a limited partne or part-time. the debtor is or has been in business	managing executive, r, of a partnership, a s, as defined above,
peen, within six years immediately preceding or owner of more than 5 percent of the voting sole proprietor, or self-employed in a trade, (An individual or joint debtor should comple within six years immediately preceding the composition of the signature page.)	g the commencement of this case, an g or equity securities of a corporation profession, or other activity, either full ete this portion of the statement only it commencement of this case. A debtor STATEMENTS:	r of the following: an officer, director, a partner, other than a limited partne or part-time. the debtor is or has been in business who has not been in business within	managing executive, r, of a partnership, a s, as defined above, those six years should
peen, within six years immediately preceding or owner of more than 5 percent of the voting sole proprietor, or self-employed in a trade, (An individual or joint debtor should comple within six years immediately preceding the coordinately to the signature page.) 19. BOOKS, RECORDS AND FINANCIAL States all bookkeepers and accountants who were solved in the coordinate to the signature page.	g the commencement of this case, an g or equity securities of a corporation profession, or other activity, either full ete this portion of the statement only it commencement of this case. A debtor STATEMENTS:	r of the following: an officer, director, a partner, other than a limited partne or part-time. the debtor is or has been in business who has not been in business within	managing executive, r, of a partnership, a s, as defined above, those six years should

Record #: 637739 B7 (Official Form 7) (12/12) Page 7 of 9

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Document Page 33 of 49 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FINAN	
	STATEMENT OF THAN	ICIAL AFFAIRS
e debtor. If any of the books of acco	t the time of the commencement of this case ount and records are not available, explain.	were in possession of the books of account and records of
Name	Address	
	itors and other parties, including mercantile a ars immediately preceding the commencement	and trade agencies, to whom a financial statement was ent of this case.
Name and	Date	
Address	Issued	
). INVENTORIES		
st the dates of the last two inventori ollar amount and basis of each inver		erson who supervised the taking of each inventory, and the
Date of	Inventory	Dollar Amount of Inventory (specify cost, market of other
Inventory	Supervisor	basis)
List the name and address of the p Date of Inventory	erson having possession of the records of ea Name and Addresses of Custodian of Inventory Records	ich of the inventories reported in a., above.
	ERS, DIRECTORS AND SHAREHOLDERS:	shor of the portnership
If the debtor is a partnership, list na	ature and percentage of interest of each men	·
		nber of the partnership. Percentage of Interest
If the debtor is a partnership, list na Name and Address	Nature and percentage of interest of each men Nature of Interest all officers & directors of the corporation; an	Percentage of
Name and Address Ib. If the debtor is a corporation, list holds 5% or more of the voting or experience of the solutions.	Nature and percentage of interest of each men Nature of Interest all officers & directors of the corporation; an	Percentage of Interest d each stockholder who directly or indirectly owns, controls,
If the debtor is a partnership, list no Name and Address [b. If the debtor is a corporation, list	Nature and percentage of interest of each men Nature of Interest all officers & directors of the corporation; an	Percentage of Interest
Name and Address Ib. If the debtor is a corporation, list holds 5% or more of the voting or early and Address	Nature Nature of Interest all officers & directors of the corporation; an equity securities of the corporation.	Percentage of Interest d each stockholder who directly or indirectly owns, controls, Nature and Percentage of
Name and Address Ib. If the debtor is a corporation, list holds 5% or more of the voting or example. Name and Address	Nature Nature of Interest all officers & directors of the corporation; an equity securities of the corporation. Title	Percentage of Interest d each stockholder who directly or indirectly owns, controls, Nature and Percentage of Stock Ownership

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In re

Dated: 07/15/2015

	r	Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINA	NCIAL AFFAIRS
22b. If the debtor is a corporation, list mmediately preceding the commence	•	with the corporation terminated within one (1) year
Name and Address	: Title	Date of Termination
f the debtor is a partnership or corporation, bonuses, loans, stock redemption		RATION: edited or given to an insider, including compensation in any inside during one year immediately preceding the
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property
·		mber of the parent corporation of any consolidated group for ears immediately preceding the commencement of the case.
ax purposes of which the debtor has be Name of Parent Corporation	peen a member at any time within six (6) y Taxpayer	
Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, list the	Deen a member at any time within six (6) y Taxpayer Identification Number (EIN) e name and federal taxpayer identification	
Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, list the	Deen a member at any time within six (6) y Taxpayer Identification Number (EIN) e name and federal taxpayer identification	number of any pension fund to which the debtor, as an
Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, list the employer, has been responsible for co	Taxpayer Identification Number (EIN) e name and federal taxpayer identification number (EIX) Taxpayer Identification Number (EIX)	number of any pension fund to which the debtor, as an
Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, list the employer, has been responsible for co	Taxpayer Identification Number (EIN) e name and federal taxpayer identification number (EIX) Taxpayer Identification Number (EIX)	number of any pension fund to which the debtor, as an
Name of Parent Corporation 25. PENSION FUNDS: If the debtor is not an individual, list the employer, has been responsible for co	Taxpayer Identification Number (EIN) e name and federal taxpayer identification intributing at any time within six (6) years i TaxPayer Identification Number (EIN)	number of any pension fund to which the debtor, as an

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

/s/ Gustavo Hector Rodriguez

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Gustavo Hector Rodriguez

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gustavo Hector Rodriguez / Debtor Bankruptcy Docket #: Judge:

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate (Part A must be fully completed for FACH debt

Property No.		
Creditor's Name: None	Describe Property Securing Debt:	
Property will be (check one):		
□Surrendered	□Retained	
If retaining the property, I intend to ((check at least one):	
☐Redeem the property		
□Reaffirm the debt		
□Other. Explain	(for example, avoid li	en using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	□Not claimed as exempt	
completed for each unexpire	subject to unexpired leases. (All three columns of dilease. Attach additional pages if necessary.)	of Part B must be
completed for each unexpire	•	of Part B must be
• • •	d lease. Attach additional pages if necessary.)	

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a
debt and/or personal property subject to an unexpired lease.

/s/ Gustavo Hector Rodriguez Dated: 07/15/2015 **Gustavo Hector Rodriguez** X Date & Sign

B6F (Official Form 6F) (12/07) Page 1 of 1 637739 Record #

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In re

Gustavo Hector Rodriguez / Debtor	Bankruptcy Docket #:
	Judge:

	DISCLOSURE OF COM	IPENSATION OF ATTORNEY FOR DEBTOR - 2016	3B
hat	compensation paid to me within one year	Bankr. P. 2016(b), I certify that I am the attorney for the above nam before the filing of the petition in bankruptcy, or agreed to be paid to be in contemplation of or in connection with the bankruptcy case is as follows:	• •
Т	The compensation paid or promised by the De	btor(s), to the undersigned, is as follows:	
F	For legal services, Debtor(s) agrees to pay and I	I have agreed to accept	\$1,695.00
Р	Prior to the filing of this Statement, Debtor(s) has	s paid and I have received	\$865.00
Т	The Filing Fee has been paid.	Balance Due	\$830.00
2.	The source of the compensation paid to me wa	is:	
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to me of	on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)		
	The undersigned has received no transfe value stated: None.	er, assignment or pledge of property from the debtor(s) except the	following for the
1 . '	The undersigned has not shared or agreed to s	share with any other entity, other than with members of the undersigned's law	
1	firm, any compensation paid or to be paid without	out the client's consent, except as follows: None.	
5.	The Service rendered or to be rendered include	de the following:	
	-	g advice and assistance to the client in determining whether to file a petition	
	under Title 11, U.S.C. Preparation and filing of the petition, schedules	s, statement of affairs and other documents required by the court.	
	Representation of the client at the first schedul	led meeting of creditors.	
(d)	Advice as required.		
- 1	, ,	closed fee does not include the following service: or court dates, amendments to schedules, adversary complaints or	conversions to
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or a for payment to me for representation of the debtor(s) in this bankruptcy p	•
		Respectfully Submitted,	
Dat	ate: 07/15/2015	/s/ Laura R. Caputo	
		Laura R. Caputo	
		GERACI LAW L.L.C.	
		55 E. Monroe Street #3400	

Chicago, IL 60603 Phone: 312-332-1800

Fax: 877-247-1960

Record # 637739 Page 1 of 1 B6F (Official Form 6F) (12/07)

Geraci Law L.L.C.

Canaida 2422 Carte Dec El Montrol Estre 17 #3406 Chicage Interes 03/12/3/15/06/1 Reposer Main

Date: 3/9/2015

Consultation Attorney: Page 37 of 49

Record #: 637-739



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation in my Chapter 7, including the preparation of my bankruptcy petition, schedules and other documents, reaffirmations and other correspondence with my creditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, motions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associaton/condo HOA dues or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11 U.S.C § 527(a) disclosures.

ustavo Rodriguez(Depto (Joint Debtor) ttorney for the Debtor(S), Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gustavo Hector Rodriguez / Debtor	Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 07/15/2015 /s/ Gustavo Hector Rodriguez

Gustavo Hector Rodriguez

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 39 of 49 In re Gustavo Hector Rodriguez / Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Gustavo Hector Rodriguez / Deb

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 07/15/2015	/s/ Gustavo Hector Rodriguez		
	Gustavo Hector Rodriguez	_	
Dated: 07/15/2015	/s/ Laura R. Caputo		
	Attorney: Laura R. Caputo	_	

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B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every base.)

Name of Joint Debtor(s)
Gustavo Hector Rodriguez

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

1400 11 Regirgon

Dated: 7/15/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States

Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Chicago, IL 60603 Phone: 312-332-1800

Dated:

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gustavo Hector Rodriguez Mata / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

one of the five statements i	below and attach any documents as unected.	
the United States	he 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in ed budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of a copy of any debt repayment plan developed through the agency.	
the United States performing a relate	the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in ted budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must ertificate from the agency describing the services provided to you and a copy of any debt repayment plan developed cy no later than 14 days after your bankruptcy case is filed.	
1 1	that I requested credit counseling services from an approved agency but was unable to obtain the services during the the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent ere.]	
your bankruptcy management pla of the 30-day der court is not satist 4. I am no by a motion for de	ification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt an developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension addine can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the field with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. It required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied etermination by the court.]	
of realizing and	pacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable making rational decisions with respect to financial responsibilities.);	
Disal participate in a c	bility. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to credit counseling briefing in person, by telephone, or through the Internet.);	
L	re military duty in a military combat zone.	
5. The U does not apply it	Inited States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) n this district.	
I certify under per	nalty of perjury that the information provided above is true and correct.	
Dated: <u>7</u> //	5 12015 WELAVOH CANTIGNEY MALA X Date & S	Sign
	Gustavo Hector Rogriguéz Mata	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gustavo Hector Rodriguez Mata / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

o Hector Rodriguez Mata / De	btor	Bankruptcy Dock	et #:
O Hector Rounguez mata 7 De		Judge:	
	STATEMENT OF FINA	NCIAL AFFAIRS	
the control of the co			
22b. If the debtor is a corporation, list all immediately preceding the commencement	officers, or directors whose relationship ent of this case.	with the corporation terminated within one (1) ye	ar
Name and Address	Title	Date of Termination	
23. WITHDRAWALS FROM A PARTNEI	ing list all withdrawals or distributions of	redited or given to an insider, including compensa	ation in any
If the debtor is a partnership or corporation, bonuses, loans, stock redemptions commencement of this case.	s, options exercised and any other perq	uisite during one year immediately preceding the	
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property	
24. TAX CONSOLIDATION GROUP: If the debtor is a corporation, list the natax purposes of which the debtor has be	me and federal taxpayer identification n	umber of the parent corporation of any consolida years immediately preceding the commencemen	ted group for t of the case.
Name of Parent Corporation	Taxpayer Identification Number (EIN)	·	
25. PENSION FUNDS:	e name and federal taxpayer identification	on number of any pension fund to which the debte	or, as an
If the deptor is not an individual, list the	ntributing at any time within six (6) year	s immediately preceding the commencement of the	ne case.
employer, has been responsible to co.	TaxPaver		

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18

U.S.C. Sections 152 and 3571

B7 (Official Form 7) (12/12)

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION In re Bankruptcy Docket #: Gustavo Hector Rodriguez Mata / Debtor Judge: DEBTOR'S STATEMENT OF INTENTION PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.) Property No. Describe Property Securing Debt: Creditor's Name: None Property will be (check one): □Retained □Surrendered If retaining the property, I intend to (check at least one): □Redeem the property □Reaffirm the debt (for example, avoid lien using 110 U.S.C. § 522(f)). □Other. Explain Property is (check one): □Not claimed as exempt □Claimed as exempt PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. ease will be Describe Property Securing Debt: Lessor's Name: assumed pursuant to None 11 U.S.C. § 365(p)(2): ⊒ Yes 🗆 No

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. X Date & Sign Dated: 7 1/5 /2015 Gustavo Hector Rodriguez Mata

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Document Page 46 of 49 Debtors have read and agree: DISCLAIMER

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for amily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OF PETITION IS ACCURATE!!!!

Dated:

SAVOH KAYI (SUEX M Gustavo Hector Roariguez Mata

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gustavo Hector Rodriguez Mata / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT \$10.000.

Dated: 7 1/5 /2015

Gustavo Hector Rodriguez Mata

X Date & Sign

Record # 637739

B 1D (Official Form 1, Exh.D)(12/08)

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debt	ог 1	Gustavo	Hector I	Rodriguez Mata		Case Number (if known)		
		First Name	Middle Name L	ast Name				1
						Column A	Column B Debtor 2 or	
						Debtor 1	non-filing spouse	
						Balander 200 (State State Stat	College And an Association of College and Association Association College	
		loyment comp				\$0.00	\$0.00	
E	o not	enter the amou	unt if you contend that the amount received unity Act. Instead, list it here:	was a benefit				
1								
1								
	For yo	ur spouse						
9.	Pension Denefi	on or retireme	nt income. Do not include any amount recei cial Security Act.	ved that was a	i	\$0.00	\$0.00	History Company
10	Incom	e from all othe	er sources not listed above. Specify the so	irce and amount.				
1	Do no	include any h	enefits received under the Social Security Acrime, a crime against humanity, or internation	or payments received	i			
	as a v terrori:	sm. If necessa	ry, list other sources on a separate page and	put the total on line 10	Oc.			a de la companya de l
1			rnment Assistance			\$170.00	\$ 0.00	· Lancardon de la constante de
1	10a					\$ 0.00	\$0.00	1
ł	-	stal amounts fr	om separate pages, if any.			\$170.00	\$0.00	
ł				sh 10 for each		470.00	\$0.00 =	\$170.00
111.	Calcu colum	l ate your total n. Then add th	current monthly income. Add lines 2 throu ne total for Column A to the total for Column	3.		\$170.00 +	\$0.00	\$170.00
								1
P	art 2:	Determine	e Whether the Means Test Applies to You					
12.	Calcu	late your curr	ent monthly income for the year. Follow the	ese steps:		O Itaa 44 hana	12a.	\$170.00
	12a.	Copy your tota	al current monthly income from line 11			Copy line 11 liere	124.	
		Multiply by 12	(the number of months in a year).				r	x 12
	12b.	The result is y	our annual income for this part of the form.				12b.	\$2,040.00
	0-1	late the medic	an family income that applies to you. Follo	w these steps:				
13.	Carcu	nate the media	an family income that approve to your time		-			*v-acceptance
	Fill in	the state in wh	nich you live.	IL.				T T T T T T T T T T T T T T T T T T T
	= :0 :=	the mumber of	people in your household.	1				
	FIII JA	the number of	people in your nousenoid.	<u> </u>			Г	*** *** ***
	Fill in	the median fa	mily income for your state and size of house	hold			13.	\$48,239.00
	To fin	d a list of appli	icable median income amounts, go online us form. This list may also be available at the b	sing the link specified in ankruptcy clerk's office	the separate			
	msuu	CHOUS IOI THIS I	ionii. This list may also be a talliable as a s	· ·				
14	How	do the lines c	ompare?					
			less than or equal to line 13. On the top of p	age 1, check box 1, Ti	here is no pres	umption of abuse.		
	14b.	Line 12b is	more than line 13. On the top of page 1, che 3 and fill out Form 22A-2.	eck box 2, The presum	ption of abuse	is determined by Form	22A-2.	
	art 3:							
		B	- I declare under nevel of the friend that the	e information on this st	atement and in	any attachments is true	and correct.	
	By signing here, I declare under penalty on perjury that the information on this statement and in any attachments is true and correct.							
	LAUXHAVO H ROCKVIOURZZ MAHA							
	Gustavo Hector Rodriguez/Mata							
	Cusaro noto ny							
		Date::	<u>7 1/5 1</u> 2015					
		If you checke	ed line 14a, do NOT fill out or file Form 22A-	2.				
		If you checke	ed line 14b, fill out Form 22A-2 and file it with	this form.				and the second s

Form B 201A, Notice to Consumer Debtor(s)

In re Gustavo Hector Rodriguez Mata / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 7 /15 /2015

Gustavo Hector Rodriguez Mata

X Date & Sign

Dated: 7/\S/2015

Attorney: Laura R. Caputo